

## Article - Transportation

[\[Previous\]](#)[\[Next\]](#)

§18.5–102.

(a) (1) A peer-to-peer car sharing program shall ensure that, during each car sharing period, the shared vehicle owner and the shared vehicle driver are insured under a motor vehicle liability insurance policy in accordance with § 19–520 of the Insurance Article.

(2) (i) In this paragraph, “replacement vehicle” means a motor vehicle that is used in a peer-to-peer car sharing program while a motor vehicle owned by the individual is not in use because of loss, as “loss” is defined in that individual’s applicable private passenger automobile insurance policy, or because of breakdown, repair, service, or damage.

(ii) Subject to subparagraph (iii) of this paragraph, a replacement vehicle that is made available through a peer-to-peer car sharing program may be deemed to have satisfied the requirement of paragraph (1) of this subsection by maintaining the minimum amount of security required under § 17–103 of this article that is secondary to any other valid and collectible coverage and that extends coverage to the owner’s motor vehicle in amounts required under § 17–103(b) of this article while it is used as a replacement vehicle.

(iii) For a replacement vehicle that is made available through a peer-to-peer car sharing program, the peer-to-peer car sharing program agreement for the replacement vehicle to be signed by a shared vehicle owner and a shared vehicle driver shall contain a provision on the face of the peer-to-peer car sharing program agreement, in at least 10 point bold type, that informs the shared vehicle driver and the shared vehicle owner that the coverage on the vehicle being serviced or repaired is primary coverage for the replacement vehicle and the coverage maintained by the peer-to-peer car sharing program on the replacement vehicle is secondary.

(b) Notwithstanding any provision of a peer-to-peer car sharing program agreement to the contrary, the security required under this section shall cover the shared vehicle owner and each person driving or using the shared motor vehicle with the permission of the owner or the peer-to-peer car sharing program.

[\[Previous\]](#)[\[Next\]](#)